

IN THE SPECIFICATION

Please replace the Abstract with the amended Abstract below:

A method, apparatus, and system in which a limited function access device interacts with a multifunctional portable base station are disclosed. The multifunctional portable base station interacts with a point of sale terminal to conduct a financial transaction. The limited function access device interacts with the multifunctional portable base station. The multifunctional portable base station directly exchanges information with the limited function access device as part of the financial transaction. In one aspect, the multifunctional portable base station is a digital wallet, a personal digital assistant, a personal computer, a web-enabled kiosk, or a wireless communication device.